

United States Bankruptcy Court
District of New Mexico

In re:
Joel Alan Gaffney
Debtor

Case No. 21-11322-j
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1
Date Rcvd: Dec 02, 2021

User: admin
Form ID: prose1

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:

Recip ID	Recipient Name and Address
db	+ Joel Alan Gaffney, 4200 Montgomery Blvd NE Apt 208, Albuquerque, NM 87109-1154

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2021 at the address(es) listed below:

Name	Email Address
United States Trustee	ustpreion20.aq.ecf@usdoj.gov
Yvette J. Gonzales	yjgllc@yahoo.com yg@trustesolutions.net

TOTAL: 2

United States Bankruptcy Court – District of New Mexico
AFTER YOU FILE FOR BANKRUPTCY – WHAT HAPPENS NEXT & WHAT YOU NEED TO DO

This document contains general information regarding chapter 7 bankruptcy cases

CHAPTER 7:

- The Clerk's Office will mail you a document identified as **Official Form 309A – Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**. If you do not receive this document in the mail within 10 days of filing your bankruptcy case, contact the Clerk's Office. This document contains important information, including **your case number, important deadlines, the trustee assigned to your case, along with the date, time, and location of your Meeting of Creditors**.

****Your Meeting of Creditors will be held Telephonically****

- If your bankruptcy case is deficient, the Clerk's Office will mail you a document identified as **Clerk's Notice of Deficient Filing**. This document will identify required documents that were not filed with your Voluntary Petition. It informs you that if certain documents are not filed within a certain time frame, your case will be dismissed.

MAIL COPIES OF THE FOLLOWING ITEMS TO THE TRUSTEE'S ADDRESS AT LEAST 7 DAYS BEFORE THE MEETING OF CREDITORS:

- A photo ID issued by a governmental unit (i.e. driver's license).
- Social Security card (or evidence of your number or a written statement that there is not one).
- Payment Advices received during the 60-day period before filing bankruptcy. *Payment advices can include paycheck stubs, wage statements, automatic deposit statements, social security, retirement, other income.*
- Your most recent federal income tax return **or** transcript of most recent federal tax return **or** written statement that the document does not exist.
- Statements for all bank or investment accounts (checking, savings, brokerage, etc.) for the time period that includes the month for the date the petition was filed.

Note: for further information regarding items listed above go to the Court's website at: www.nmb.uscourts.gov/self-rep/after-you-file; See item #2 Meeting of Creditors – Important Requirements for Debtors and Required Identification.

*Refer to item #5 on the Meeting of Creditors Notice for the Trustee's contact information. Any questions regarding submission of the documents are to be directed to the trustee.

ADDITIONAL INFORMATION:

- If you move or change your phone number, you must file a **Change of Address** form with the Clerk's Office. This form is on our website www.nmb.uscourts.gov or can be obtained by contacting the Clerk's Office.
- **Any documents you file with the Clerk's Office must contain your name, case number and your signature.**

DISCHARGE INFORMATION:

- You must complete a 2nd Debtor Education Course (Personal Financial Management Course) and file **Official Form 423 – Debtor's Certification of Completion of Instructional Course Concerning Financial Management** with the Clerk's Office within 60 days after the Meeting of Creditors. A complete list of approved agencies that provide this course is available at: www.justice.gov/ust/eo/bapcpa/ccde/DE_Files/DE_Approved_Agencies_HTML/de_new_mexico/de_new_mexico.htm
- The deadline for creditors to file a complaint to object to discharge or to challenge dischargeability of certain debts is a deadline that appears in the document identified above as **Official Form 309A – Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**.
- The Clerk's Office will review your case for discharge eligibility within 2 – 3 weeks after this deadline.
- Keep the **Order of Discharge** with your important papers as proof your case was completed and discharge was granted.

FILING FEE PAYMENT INFORMATION:

If you filed an Application To Pay Filing Fee In Installments:

- You will receive an Order in the mail signed by the judge that either grants or denies the application.
- Follow the instructions in the Order or your case may be dismissed.

If you filed an Application To Waive Filing Fee:

- You will receive an Order in the mail signed by the judge that either grants or denies the application.
- Follow the instructions in the Order or your case may be dismissed.

You may submit payment by:

- *U.S. Mail or by another carrier (UPS or FedEx):* Send check or money order payable to: **U.S. Bankruptcy Court, 333 Lomas Blvd NW, Suite 360, Albuquerque, NM 87102.**
- *In Person:* Bring check, money order, or debit card to: **U.S. Bankruptcy Court, 333 Lomas Blvd NW, Suite 360, Albuquerque, NM 87102.**

****We do not accept credit cards****

CONTACT INFORMATION FOR THE U.S. BANKRUPTCY COURT
CLERK'S OFFICE, DISTRICT OF NEW MEXICO:

- By phone: **505-415-7999** or toll free **866-291-6805**. **If your call goes to voice mail, please leave your name, case number, phone number, and a detailed message, someone will get back to you.**
- Web Site: www.nmb.uscourts.gov and select the For Self-Represented tab.

A photo ID is required to enter the building. You must pass through security. Cell phones must be turned off.

Dated: 12/2/21